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and costly efforts to further and realize these ends because they set a value on them.

In practical social science this valuation of ends is vital, for without an estimate of worth which may be used as a criterion there is no rational and solid basis for a judgment of any social arrangement.

Practical social science must consider two problems when it passes judgment, or arranges the materials for a judgment, on any social arrangement, device, movement, or tendency: Is the end valuable and the most valuable, all things considered? and, Are the proposed means most suitable and efficient? The latter, it is conceivable, might be studied somewhat apart from the former. The sociologist might reserve his verdict as to the end and merely say: "Assuming that the proposed object is socially valuable, what is the best disposition of available social forces to attain it?"

But, after all, human reason would regard such a solution as superficial and unsatisfactory. There is no way of avoiding a discussion of the worth of ends in a study of the value of institutions, systems, laws, customs, or tendencies. In the case before us the end is religious satisfactions.

At this point an attempt to study the meaning and value of religion and the theological implications of the social consciousness is useful to sociology, whether we are thinking of it as an explanatory or as a practical science.

The alternative of agnosticism, of course, is still open, and there is no absolute demonstration of the ism which would make unbelief impossible. Taste and preference may not be forced.

The case of religion is the same as that of friendship, or knowledge, or art, or moral character. The man who has personal experience of these values can bear witness to them, nothing more. They must be personally taken into consciousness by active and creative choice, and then they are seen in their true nature and "proof" is not asked.

What a skilful art critic or interpreter does for pictures, music, or verse, Professor King has done, with a high degree of success, for religion.

CHARLES R. HENDERSON.

Savings and Savings Institutions. By JAMES HENRY HAMILTON.
New York: The Macmillan Co., 1902. Pp. 436.

THE economic principles of thrift are discussed under the head of "The Theory of Savings," but while the orthodox position is clearly

stated, the recent objections are given scant notice, since "the attacks upon the accepted principle of saving are not regarded as more than ingenious." In the chapter on "The Educational Aspects of Saving" a very important point is made (p. 53), that community provision of the means of culture will fail of their best results if the individual home cannot possess the means of æsthetic and intellectual satisfaction. "It can hardly be said that the priceless art treasures of Italy, which belong to the people, bring them to a higher plane of living. The highest art and the most wretched squalor are the closest neighbors." The savings bank is even more valuable as a means of education than as an agency of thrift. "Criminality largely flows from hazy conceptions of the character of property and proper methods of acquiring it." The author sees with clearness (p. 79) that the voluntary movement is utterly inadequate; the national government must be invoked to assist this potent agent of national education and morality. The postal savings bank, with solicitors among the people, is necessary to establish a universal habit of economy.

Having abandoned the theory of *laissez-faire*, one might expect from the author a favorable opinion of German compulsory insurance, which trains the wage-workers of the entire nation to save means to help in time of sickness, accident, and old age. But the author assumes a rather hostile attitude to these measures, and some of his assertions about them seem to require further reflection and inquiry. He admits he has no inductive proof (p. 424).

There are chapters on "Building and Loan Associations," "Savings Banks," "Trustee Savings Banks," "Co-operative Savings Banks," "Municipal Savings Banks," and "Postal Savings Banks." After making critical comments on each of these schemes, he concludes: "The savings bank as an institution represents the most conservative, the most logical, and the most hopeful scheme for bettering the condition of the laboring classes."

CHARLES R. HENDERSON.

Reformatory Education.

THE movement to establish juvenile courts, with probation officers, parental schools, and other allies, has gained great momentum in this country, from Massachusetts to Colorado and Louisiana. The absurdity and wickedness of trying mere children in ordinary courts have been discussed, and the proverbial conservatism of judicial traditions has been broken down for the sake of humanity.